

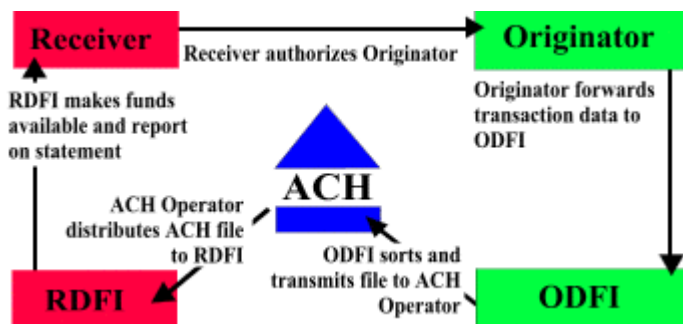
# ACH – General Information

## 1. What is ACH (Automated Clearing House)?

The ACH Network is a highly reliable and efficient nationwide processing and delivery system that provides for the distribution and settlement of electronic credits and debits. The ACH system is governed by NACHA Operating Rules.

ACH debit and credit payments include:

- Direct deposit of payroll, social security, and tax refunds;
- Business-to-business payments;
- E-checks;
- Federal, state and local tax payments



### Originator

Any individual, corporation or other entity that initiates entries into the Automated Clearing House Network. The State of Alabama is the Originator.

### Originating Depository Financial Institution (ODFI)

A participating financial institution that originates ACH entries at the request of and by (ODFI) agreement with it's customers. Wachovia is the ODFI.

### Receiving Depository Financial Institution

Any financial institution qualified to receive ACH entries that agrees to abide by the *NACHA Operating Rules and Guidelines*. The bank of the customer, employee, or business into which an ACH debit or credit originated by the State will post.

### Receiver

An individual, corporation or other entity who has authorized an Originator to initiate a credit or debit entry to a transaction account held at an RDFI.

(Information provided by NACHA)

## 2. Is ACH for You?

The Treasury is offering ACH services through Wachovia Bank. Wachovia Bank was selected from a competitive process. If your agency can utilize these services, please call Tanya Cooley, 334-242-7507, or email [tanya.cooley@treasury.alabama.gov](mailto:tanya.cooley@treasury.alabama.gov).

Each participant in the ACH Network benefits through improvements in service and reductions in operating costs. Additional advantages include accelerated availability of funds, certainty of delivery, prompt and timely payments, and security.

For additional information, please read the [ACH Quick Reference Guide](#). The Guide provides general ACH information. This document will provide State of Alabama specific information to complement the Guide.

## 3. Contacts

Wachovia has assigned a Customer Service ACH Team to Alabama. Every member of the team is educated on the State of Alabama's account and requirements. A member of the ACH team should be the initial contact regarding ACH issues.

Hours of Operation: Monday through Friday, 6:00 am to 6:00 pm CST.  
Phone Number: 1-800-590-7868, Team 660  
Fax Number: 866-842-0585

ACH team members, listed alphabetically after team leader, are:

Member	Extension	Email Address
Nancy Hernandez, Team Leader	14351	<a href="mailto:Nancy.hernandez@wachovia.com">Nancy.hernandez@wachovia.com</a>
Jeremy Baker	541814	<a href="mailto:Jeremy.baker@wachovia.com">Jeremy.baker@wachovia.com</a>
Terella Brown	43185	<a href="mailto:Terella.brown1@wachovia.com">Terella.brown1@wachovia.com</a>
Teniece Evans	950590	<a href="mailto:Teniece.evans1@wachovia.com">Teniece.evans1@wachovia.com</a>
Maria Holland	807306	<a href="mailto:Maria.holland@wachovia.com">Maria.holland@wachovia.com</a>
Debbie L. Johnson	559870	<a href="mailto:Debbie.l.johnson@wachovia.com">Debbie.l.johnson@wachovia.com</a>
Velma McCullah	14985	<a href="mailto:Velma.mccullah@wachovia.com">Velma.mccullah@wachovia.com</a>

Additional Wachovia staff members that service the State's account are:

Name	Title	Phone	Fax	Email Address
Michele Manning	Relationship Manager	334-309-3871	334-309-3879	<a href="mailto:Michele.l.manning@wachovia.com">Michele.l.manning@wachovia.com</a>
Valerie Mathews	Relationship Specialist	334-309-3872	334-309-3979	<a href="mailto:Valerie.mathews@wachovia.com">Valerie.mathews@wachovia.com</a>
Jacquese Hill	Treasury Sales Officer	205-254-4411	205-254-5962	<a href="mailto:Jacquese.hill@wachovia.com">Jacquese.hill@wachovia.com</a>
Stephanie Renfroe	Treasury Sales Associate	205-254-4491	205-254-5962	<a href="mailto:Stephanie.renfroe@wachovia.com">Stephanie.renfroe@wachovia.com</a>

State of Alabama Treasury staff is always available to assist. Do not hesitate to contact Treasury staff regarding any ACH or account issues.

<b>Name</b>	<b>Title</b>	<b>Phone</b>	<b>Fax</b>	<b>Email Address</b>
Tanya Cooley	Cash Management Director	242-7507	242-4242	<a href="mailto:Tanya.cooley@treasury.alabama.gov">Tanya.cooley@treasury.alabama.gov</a>
Patsy Harris	Cash Management ACH Technician	242-7526	242-4242	<a href="mailto:Patsy.harris@treasury.alabama.gov">Patsy.harris@treasury.alabama.gov</a>
Ken Hoyle	Cash Management Asst. Director	242-4491	242-4242	<a href="mailto:Ken.hoyle@treasury.alabama.gov">Ken.hoyle@treasury.alabama.gov</a>
Daria Story	Assistant State Treasurer	242-7506	353-4080	<a href="mailto:Daria.story@treasury.alabama.gov">Daria.story@treasury.alabama.gov</a>

### **3. Agency Information**

Information gathered from each agency on the ACH Questionnaire will provide specific information about the file and agency, such as contact information for returns and file acknowledgment receipt.

Each ACH file will be considered a “company” and have an identifying number. Treasury staff will assign the number. This number will be included in the Batch Header Record of the ACH file.

### **4. Wachovia Delivery Times**

Credit transaction files, such as direct deposit, should be delivered to Wachovia two days prior to settlement date, as follows:

- 4:30 pm CST (allows time to make corrections)
- 9:00 pm CST (no time for corrections)

The latest that a credit transaction file may be delivered to Wachovia is 10:30 am CST one day prior to settlement. This delivery time should be used infrequently, and only for unusual circumstances.

Debit transaction files must be delivered at least one day before settlement date by 10:30 am CST.

### **5. State Delivery Times**

At the latest, ACH files should be transmitted to Finance ISD and a register to the Comptroller by 2:00 pm CST two days prior to settlement date. The agency may provide the file earlier if they choose.

### **6. File Transmission**

All ACH files will be delivered to Finance ISD through an FTP connection. Contact Blake Stringer, phone number 242-2472, in Finance ISD for more information regarding this process. Finance ISD will transmit the file to Wachovia.

## 7. File Control Totals

Finance ISD will transmit file control totals to alert Wachovia a file is being delivered. Wachovia will verify these totals to the dollar totals on the file. This process provides a fraud prevention safeguard.

## 8. File Acknowledgement

Wachovia will provide confirmation, via email, of file receipt and file totals to designated State staff. Included in State staff will be staff from the agency originating the ACH file as well as staff members from Finance ISD, Comptroller's Office, and Treasury. A status of accepted, rejected, or empty (file contains no detailed information) will be given.

Standard procedure to handle a discrepancy between the acknowledgement report and the expected file total is to delete the file. The agency will then resubmit the file to Finance ISD for submission to Wachovia.

A sample acknowledgement follows.

### SAMPLE

```
*****
*****
" 08/15/2006                                RECEIVED BY ACH 08:17:02
```

```
* * * * *
*  ACH  ACH FILE ACKNOWLEDGMENT . . . ACH FILE ACKNOWLEDGMENT ACH  *
* * * * *
```

ACH INCOMING FILE RECEIPT ACKNOWLEDGMENT  
ATTENTION: DCPS

THIS IS A CONFIRMATION THAT A FILE WAS RECEIVED BY  
WACHOVIA BANKS ACH DEPARTMENT

THE STATUS OF YOUR FILE IS

PASS

\*\*\* THIS FILE IS NOW SCHEDULED FOR PROCESSING \*\*\*

IF THE FILE INFORMATION BELOW IS NOT CORRECT, PLEASE CALL WACHOVIA  
BANK ACH OPERATIONS AS SOON AS POSSIBLE AT :

1-800-841-8893 AND SELECT OPTION '9'

UNIVERSAL ID ..... 193225  
COMPANY ..... XXXXCE  
CUSTOMER ..... DADECNTYSC  
FILE-ID ..... PAYRL

SCHEDULE KEY..... 20060815-120006Z0227660001E06  
CREATE DATE ..... 08/14/06  
CREATE TIME ..... 22:33  
FILE MODIFIER .... A  
BATCH COUNT ..... 1  
ENTRY/ADD COUNT .. 21,637  
ENTRY HASH ..... 3278752887  
DEBIT AMOUNT ..... \$ 0.00  
CREDIT AMOUNT .... \$ 12,050,968.09

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## 9. File Maintenance

After transmission of the file to Wachovia and before 9:00 pm CST two days prior to settlement date of the entries, corrections may be made by contacting the Customer Service ACH team. The [ACH Quick Reference Guide](#) provides detail information regarding this process.

## 10. Returns

Initially, the agency will receive notification of return items from Treasury. Treasury personnel will be informed with a proactive notification email to advise when information has arrived on the Return Report. Upon receipt of this email, Treasury will notify the appropriate agency of the return. All details will be listed on the report and provided to the agency via fax. A report will also be mailed to the agency, if the agency chooses.

The agency will need to make arrangements to have the payment delivered to the recipient.